

Wilbert Cooley  
1070 Zurich Street  
Mobile, AL 36608

October 20, 2005

Ms. Cheryl Fleming, Office of the President  
Ameriquest Mortgage Company  
505 Parkway West, Suite 100  
Orange, CA 92868

Re: Related to loan number 0075776922 involving discrimination, forgery and fraud.

Dear Ms. Fleming:

I am writing to inform you of our intent to file a complaint with our state's Attorney General's Office if this matter is not addressed and resolved by Ameriquest. As you will recall, we engaged in intense conversations after we returned the checks that were sent to my home in early April of 2004 to your office. The checks were mailed to your office on April 26, 2004. I am attaching a copy of the letter that was attached for your review.

We had several conversations related to my April 7, 2004 call to your office here in Mobile, where I spoke with Mr. David Lamm as well as his supervisor requesting that the loan be cancelled. We were assured that the loan was cancelled, yet we received checks on April 26, 2004 which we returned promptly. You agreed to make a decision regarding "un-funding" the loan following your investigation of the matter. As you will recall, we went back and forth for days related to this matter then you informed me that you were going to un-fund the loan and you asked me for the person at the bank that held my mortgage that you would need to communicate with.

As you are aware, we provided you with the name and address of the lady who told me that she would need something in writing from you indicating that you all would accept the payoff back and that the title information would remain the way it was prior to payoff. I am attaching a copy of my letter that was FAXED to you on May 13, 2004 after being told by Ms. Gloria Ellis our loan officer at Regions Bank that she had not received the letter you agreed to send related to un-funding our loan.

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It was called to our attention recently after the documents related to this transaction were reviewed by a third party that, you mailed a reply to us dated May 13, 2004, on May 13, 2004. The letter to which I am referring was addressed to Ms. Gloria Ellis and it is an original, not a copy. In that letter you state in the last sentence of the fourth paragraph that, "As such, the refinance proceeded and funds were disbursed IN ERROR."

However, on May 14, 2004, you FAXED a letter to Ms. Gloria Ellis that appeared to be the same letter that you mailed to us dated May 13, 2004. The distinguishing factor in these two letters was the last sentence of the fourth paragraph where you conveniently left out the last two words of the sentence. In the letter that was FAXED to Ms. Ellis on May 14, 2004 you stated that, "As such the refinance process proceeded and funds were disbursed." Thus, altering how the statement would be interpreted by the reader. Although you alluded to the three (3) day right to recession not being signed, the letter that you mailed to us dated May 13, 2004 indicated that the funds were disbursed "in error." Furthermore, it is our position that we were never provided with a Signed and Dated Three (3) Day Right to Recession document, that is why our names were forged on the one that is in our file. Compare the signatures on the "One Week Cancellation Period" document to the signatures on the "Notice of Right to Cancel" document.

It is abundantly clear that our names were forged on the "Notice of Right to Cancel" documents. Not providing and/or forging "Notice of Right to Cancel" documents are alleged to have been perpetrated on several Ameriquiest victims in a California Class Action lawsuit currently pending in the Northern District of California. Moreover, the notarized documents are all fraudulent. We never set foot in your Ameriquiest office here in Mobile and only one person came to our home, therefore, the witness signatures are not valid because we never appeared before any Notary on April 6, 2004 as described on the documents that we are enclosing.

We are enclosing copies of the letters prepared by Ms. Cheryl Fleming dated May 13, 2004 and May 14, 2004, our letter to Ms. Cheryl Fleming dated May 13, 2004 that was FAXED to Ms. Fleming on that day and sent via certified mail, our May 19, 2004 letter mailed to Ms. Cheryl Fleming describing what we were told by Ms. Gloria Ellis after she received Ms. Fleming's letter dated May 14, 2004 which was different from our letter dated May 13, 2004, the forged "Notice of Right to Cancel" document, the "One Week Cancellation Period" document, and the fraudulent notarized document dated April 6, 2004.

We are prepared to file a formal complaint with our State's Attorney General, as we have been advised that the acts described herein are the same acts that are being litigated against Ameriquiest throughout the country. We look forward to a response as soon as practical.

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Sincerely,



Wilbert Cooley

cc: Danny H. Hernandez, Office of the President  
AMC Mortgage Services, Inc.